

United States Bankruptcy Court
Eastern District of Virginia

In re **Garry L Black**
Terece G Black

Debtor(s)

Case No. **10-70722**

Chapter **7**

AMENDMENT COVER SHEET

Amendment(s) to the following petition, list(s), schedule(s) or statement(s) are transmitted herewith:

- ☐ Involuntary/Voluntary Petition [Specify reason for amendment: ____]
Check if applicable: ☐ Soc. Sec. No. amended. [If applicable: An original, signed Official Form 21 was marked/hand-delivered to the Clerk's office on ____.*]
- ☒ Summary of Schedules (Includes Statistical Summary of Certain Liabilities and Related Data)
- ☐ Schedule A - Real Property
- ☒ Schedule B - Personal Property
- ☒ Schedule C - Property Claimed as Exempt
- ☐ **Schedule D, E, or F, and/or list of Creditors or Equity Holders - REQUIRES COMPLIANCE WITH LOCAL RULE 1009-1 (\$26.00 fee required if adding or deleting pre-petition creditors, changing amounts owed or classification of debt.) Check applicable statement(s):**
- ☐ Creditor(s) added ☐ Creditor(s) deleted
- ☐ Change in amounts owed or classification of debt
- ☐ No pre-petition creditors added/deleted, or amounts owed or classification of debt changed. [Docket: Amended Schedule(s) and/or Statement(s), List(s)-NO FEE]
- ☐ Post-petition creditors added (Schedule of Unpaid Debts)
- REMINDER: Conversion of Chapter 13 to Chapter 7 - only file Schedule of Unpaid Debts.**
- ☐ Schedule G- Executory Contracts and Unexpired Leases
- ☐ Schedule H - Codebtors
- ☐ Schedule I - Current Income of Individual Debtor(s)
- ☐ Schedule J - Current Expenditures of Individual Debtor(s)

[NOTE: The form "NOTICE TO CREDITOR(S) (RE AMENDMENT)" is still required when adding or deleting creditors.

*Amendment of debtor(s) Social Security Number requires that a hard copy of this cover sheet together with a completed Official Form 21 - Statement of Social Security Number(s) be submitted to the Clerk's Office for entry of the amended Social Security Number into the Court's database.]

- ☐ Statement of Financial Affairs
- ☐ Chapter 7 Individual Debtor's Statement of Intention
- ☐ Chapter 11 List of Equity Security Holders
- ☐ Chapter 11 List of Creditors Holding 20 Largest Unsecured Claims
- ☐ Disclosure of Compensation of Attorney for Debtor
- ☐ Other: ____

NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES

Pursuant to Federal Rule of Bankruptcy Procedure 1009(a) and Local Rule 1009-1, I certify that notice of the filing of the amendment(s) checked above has been given this date to the United States Trustee, the trustee in this case, and to any and all entities affected by the amendment as follows: via electronic mail.

Date: March 16, 2010

/s/ Nicole A. Rosenblum

Attorney for Debtor(s) [or Pro Se Debtor(s)]

State Bar No.: **42780**

Mailing Address: **Crowley, Liberatore & Ryan, PC**
1435 Crossways Blvd
Suite 300

Chesapeake, VA 23320-2896

Telephone No.: **(757) 333-4500**

**United States Bankruptcy Court
Eastern District of Virginia**

In re **Garry L Black
Terece G Black**

Debtor(s)

Case No. **10-70722**

Chapter **7**

AMENDED SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7,11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	No	-	\$294,516.00		
B - Personal Property	Yes	4	\$71,894.66		
C - Property Claimed as Exempt	Yes	3			
D - Creditors Holding Secured Claims	No	-		\$503,361.93	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	No	-		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	No	-		\$29,109.05	
G - Executory Contracts and Unexpired Leases	No	-			
H - Codebtors	No	-			
I - Current Income of Individual Debtor(s)	No	-			\$5,555.44
J - Current Expenditures of Individual Debtor(s)	No	-			\$6,011.00
TOTAL		7	\$366,410.66	\$532,470.98	

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Debtors

SCHEDULE B - PERSONAL PROPERTY - AMENDED

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		US Currency	H	0.00
		US Currency	W	3.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		SunTrust checking account #xxxx5337 Account is overdrawn by \$300	J	0.00
		Monarch Bank Checking Acct#xxxx2225 (Balance less \$1000 outstanding check to landlord)	J	1,608.89
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Living room: 2 chairs, sofa, end table, coffee table, 3 TVs, DVD player, telephone, clock, 2 lamps, bookcase, window dressings, 2 rugs. Kitchen/Dining Room: chairs, dining table and chairs, hutch, china cabinet/closet, washer/dryer, refrigerator, window dressings, place setting for 12, glasses (12), pots and pans. Bedroom: bed and bedding, night tables, dressers, chests of drawers, window dressings.	J	2,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		10 books (\$10)/family pictures, 10 CDs (\$10), 20 DVDs (\$35)	J	55.00
6. Wearing apparel.		General wearing apparel	W	200.00
		General wearing apparel	H	100.00
7. Furs and jewelry.		Wedding/engagement ring	W	500.00
		Costume jewelry	W	75.00
8. Firearms and sports, photographic, and other hobby equipment.		1992 Smith & Weson pistol (debtors' best guess on value)	H	100.00
Sub-Total > (Total of this page)				4,641.89

3 continuation sheets attached to the Schedule of Personal Property

In re **Garry L Black,
Terece G Black**Case No. **10-70722**

Debtors

SCHEDULE B - PERSONAL PROPERTY - AMENDED

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Prudential Life Insurance Policy #xxxxxxx5179 Face Value: \$100,374.15 Cash Surrender Value: \$4.00	W	0.00
		Prudential Term Life Insurance Face Value \$200,000	H	0.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		American Petrochem, Inc. Profit Sharing Plan Contract #xxxx3416 (Erisa qualified)	H	16,530.66
		The Prudential Insurance 401(k) Savings & Retirement Plan Number:xxxx6087	W	38,011.11
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		The Black Co., Inc. TAX ID #26-0674087 Sold 10/01/08	J	1.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		2009 Federal Tax Refund (owes \$857)	J	1.00
		2009 State Tax Refund	J	1,140.00
		2010 Prorated Federal Refund	J	1.00
Sub-Total > (Total of this page)				55,684.77

Sheet **1** of **3** continuation sheets attached
to the Schedule of Personal Property

In re **Garry L Black,
Terece G Black**Case No. **10-70722**

Debtors

SCHEDULE B - PERSONAL PROPERTY - AMENDED

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		2010 Prorated State Refund	J	1.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Potential Personal Injury Claim (Not in litigation)	W	Unknown
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2006 Chrysler 300 4D SDN VIN: 2C3KA53G46H257800 w/over 40,067 miles Valued per Kelly Blue Book	J	7,565.00
		1999 Suburban VIN: 3GNGK16FXXC206496 w/over 150,000 miles Valued Kelly Blue Book	H	3,000.00
		1996 Carson-Landscaping trailer	J	100.00
26. Boats, motors, and accessories.	X			

Sub-Total > **10,666.00**
(Total of this page)

Sheet **2** of **3** continuation sheets attached
to the Schedule of Personal Property

In re **Garry L Black,
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Debtors

SCHEDULE B - PERSONAL PROPERTY - AMENDED

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	Dog		J	1.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	Potential Inheritance		J	0.00
	Anticipated wages		J	1.00
	Uncashed check from Paradise Marine		H	900.00

Sub-Total > **902.00**
(Total of this page)

Total > **71,894.66**

(Report also on Summary of Schedules)

Sheet **3** of **3** continuation sheets attached
to the Schedule of Personal Property

In re **Garry L Black,
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Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDEDDebtor claims the exemptions to which debtor is entitled under:
(Check one box)

- ☐ 11 U.S.C. §522(b)(2)
☒ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds
 \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
329 Old Drive, Chesapeake, VA 23322 TAX ID: 0472004000390 Valued per CMA/BOA	Va. Code Ann. § 34-4 -joint	1.00	294,516.00
Cash on Hand			
US Currency	Va. Code Ann. § 34-4 -husband	1.00	0.00
US Currency	Va. Code Ann. § 34-4 -wife	3.00	3.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
SunTrust checking account #xxxx5337 Account is overdrawn by \$300	Va. Code Ann. § 34-4 -joint	1.00	0.00
Monarch Bank Checking Acct#xxxx2225 (Balance less \$1000 outstanding check to landlord)	Va. Code Ann. § 34-4 -joint	1,608.89	1,608.89
Household Goods and Furnishings			
Living room: 2 chairs, sofa, end table, coffee table, 3 TVs, DVD player, telephone, clock, 2 lamps, bookcase, window dressings, 2 rugs. Kitchen/Dining Room: chairs, dining table and chairs, hutch, china cabinet/closet, washer/dryer, refrigerator, window dressings, place setting for 12, glasses (12), pots and pans. Bedroom: bed and bedding, night tables, dressers, chests of drawers, window dressings.	Va. Code Ann. § 34-26(4a)	2,000.00	2,000.00
Books, Pictures and Other Art Objects; Collectibles			
10 books (\$10)/family pictures, 10 CDs (\$10), 20 DVDs (\$35)	Va. Code Ann. § 34-4 -joint	1.00	55.00
Wearing Apparel			
General wearing apparel	Va. Code Ann. § 34-26(4)	200.00	200.00
General wearing apparel	Va. Code Ann. § 34-26(4)	100.00	100.00
Furs and Jewelry			
Wedding/engagement ring	Va. Code Ann. § 34-26(1a)	500.00	500.00
Costume jewelry	Va. Code Ann. § 34-4 -wife	1.00	75.00
Firearms and Sports, Photographic and Other Hobby Equipment			
1992 Smith & Wesson pistol (debtors' best guess on value)	Va. Code Ann. § 34-4 -husband	100.00	100.00
Interests in Insurance Policies			
Prudential Life Insurance Policy #xxxxxxx5179 Face Value: \$100,374.15 Cash Surrender Value: \$4.00	Va. Code Ann. § 34-4 -wife	1.00	0.00

B6C (Official Form 6C) (12/07) -- Cont.

In re **Garry L Black,
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Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDED

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Prudential Term Life Insurance Face Value \$200,000	Va. Code Ann. § 34-4 -husband	1.00	0.00
<u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u>			
American Petrochem, Inc. Profit Sharing Plan	Va. Code Ann. § 34-34	16,530.66	16,530.66
Contract #xxxx3416	CV§§ 51.1-802	16,530.66	
(Erisa qualified)	11 U.S.C. § 522(b)(3)(C)	16,530.66	
	Va. Code Ann. § 34-4 -husband	1.00	
The Prudential Insurance 401(k) Savings & Retirement Plan Number:xxxx6087	Va. Code Ann. § 34-34	38,011.11	38,011.11
	CV§§ 51.1-802	38,011.11	
	11 U.S.C. § 522(b)(3)(C)	38,011.11	
	Va. Code Ann. § 34-4 -wife	1.00	
<u>Stock and Interests in Businesses</u>			
The Black Co., Inc.	Va. Code Ann. § 34-4 -joint	1.00	1.00
TAX ID #26-0674087			
Sold 10/01/08			
<u>Other Liquidated Debts Owing Debtor Including Tax Refund</u>			
2009 Federal Tax Refund	Va. Code Ann. § 34-4 -joint	1.00	1.00
(owes \$857)			
2009 State Tax Refund	Va. Code Ann. § 34-4 -joint	1,140.00	1,140.00
2010 Prorated Federal Refund	Va. Code Ann. § 34-4 -joint	1.00	1.00
2010 Prorated State Refund	Va. Code Ann. § 34-4 -joint	1.00	1.00
<u>Other Contingent and Unliquidated Claims of Every Nature</u>			
Potential Personal Injury Claim (Not in litigation)	Va. Code Ann. § 19.2-368.12	1.00	Unknown
	Va. Code Ann. § 34-4	1.00	
	Va. Code Ann. § 34-28.1 - wife	1.00	
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u>			
2006 Chrysler 300 4D SDN	Va. Code Ann. § 34-26(8)	2,000.00	7,565.00
VIN: 2C3KA53G46H257800	Va. Code Ann. § 34-4 -joint	5,565.00	
w/over 40,067 miles			
Valued per Kelly Blue Book			
1999 Suburban	Va. Code Ann. § 34-26(8)	2,000.00	3,000.00
VIN: 3GNGK16FXXC206496	Va. Code Ann. § 34-4 -husband	1.00	
w/over 150,000 miles			
Valued Kelly Blue Book			
1996 Carson-Landscaping trailer	Va. Code Ann. § 34-4	50.00	100.00
<u>Animals</u>			
Dog	Va. Code Ann. § 34-26(5)	1.00	1.00
<u>Other Personal Property of Any Kind Not Already Listed</u>			
Potential Inheritance	Va. Code Ann. § 34-4 -joint	1.00	0.00
Anticipated wages	Va. Code Ann. § 34-4	1.00	1.00

In re **Garry L Black,
Terece G Black**

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Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDED

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Uncashed check from Paradise Marine	Va. Code Ann. § 34-4 -husband	900.00	900.00
Other Exemptions Homestead Exemption	Va. Code Ann. § 34-4 -wife	496.50	0.00

**United States Bankruptcy Court
Eastern District of Virginia**

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Debtor(s)

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Chapter **7**

**AMENDED
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I certify under penalty of perjury that the foregoing is true and correct.

Date **March 15, 2010**

Signature **/s/ Garry L Black**
Garry L Black
Debtor

Date **March 15, 2010**

Signature **/s/ Terece G Black**
Terece G Black
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571